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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/702,094	11/05/2003	Robert P. Madill JR.	5053-64100	6815

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MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.  
700 LAVACA, SUITE 800  
AUSTIN, TX 78701

EXAMINER

WINTER, JOHN M

ART UNIT	PAPER NUMBER
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3621

DATE MAILED: 08/16/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	10/702,094	MADILL ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	John M. Winter	3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) ☒ Responsive to communication(s) filed on 24 May 2006.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) ☒ Claim(s) 66,67, 69- 83,101, 134,146 and 159-161 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 66,67, 69- 83,101, 134,146 and 159-161 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |                                                                                                    |                                                                             |
|----------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892)                                   | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)               | Paper No(s)/Mail Date. _____                                                |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date <u>8/26/2005</u> .                                                           | 6) <input type="checkbox"/> Other: _____                                    |

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### DETAILED ACTION

Claims 66,67, 69- 83,101, 134,146 and 159-161 remain pending.

**THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

### *Response to Arguments*

The applicants arguments filed on May 24, 2006 have been fully considered.

The applicant suggests that the cited references do not teach to the limits of the applicants claims, the examiner states that according to *In re Oetiker*, 24 USPQ2d 1443,1445 (Fed. Cir 1992) A prior reference is analogous if the reference is in the filed of the applicant's endeavor or, if not, the reference is reasonable pertinent to the particular problem with which the inventor is concerned.

The Applicant states that the Office Action takes the position that it would have been obvious to one having ordinary skill in the art at the time the invention was made to use two fraud potential indicators, "since it has been held that mere duplication of the essential working parts of a device involves only routine skill in the art."; however Claim 66 describes displaying a score or rank for at least two different potential fraud indicators assessed using different fraud detection techniques. Each potential fraud indicator is distinct from the other and provides different information to a user -- the potential fraud indicators recited in claim 66 are not redundant because they are assessed using different fraud detection techniques.

The Examiner responds that the claimed invention merely discloses that two potential detection techniques are used, however there is no limitation in the claimed invention that establishes that the duplication of the fraud potential detection techniques performs a unique and innovative function; the examiner contends that as currently claimed the number of fraud potential detection techniques is arbitrary such that any number of fraud potential indicators could be claimed with negligible impact upon the claimed invention. As previously stated the examiner contends that the prior rejection is proper in that Torres et al. discloses the claimed invention except for "two fraud potential indicators", It would have been obvious to one having ordinary skill in the art at the time the invention was made to use two fraud potential indicators, since it has been held that mere duplication of the essential working parts of a device involves only routine skill in the art. *St Regis Paper Co. v. Bemis Co.*, 193 USPQ 8.

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Claims 76, 80, 101 134, 146, 159 and 160 are in parallel with claim 66 and the arguments as stated above apply equally to the claims 76, 80, 101 134, 146, 159 and 160.

The applicant states that Pendleton does appear to teach a threshold value adjusted to control the number of requests with at least one fraud potential indicator exceeding the threshold value.

The examiner submits that Pendleton discloses this feature as per previously cited reference, Pendleton states that the threshold number may be arbitrarily fixed or updated as additional data is processed, Pendleton further states that values in excess of the threshold are written to a database. The examiner contends that these disclosed features meet the limitations of the claimed invention.

The applicant states that Applicant submits that many of claims dependent on claims 66, 76, and 80 are independently patentable.

In response to Applicant's arguments, 37 CFR § 1.111(b) states, "A general allegation that the claims define a patentable invention without specifically pointing out how the language of the claims patentably distinguishes them from the references does not comply with the requirements of this section." Applicant has failed to specifically point out how the language of the claims patentably distinguishes them from the references.

See following rejection.

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 66, 67, 69- 83 and 101 are rejected under 35 U.S.C. 103(a) as being unpatentable over Torres et al., (US Patent Application No 2005/0043961) in view of Forman (US Patent No 6,826,536) and further in view of Pendleton, Jr. (US Patent 6,253,186)

As per claim 66,

Torres et al. ('961) discloses a method, comprising:  
providing at least two fraud potential indicators for at least one request; (paragraph 21)  
displaying a score or rank for at least two of the fraud potential indicators in a graphical user interface wherein the displayed fraud potential indicators for the request are each assessed using a different fraud detection technique. (Figure 7)

Torres et al. discloses the claimed invention except for "two fraud potential indicators", It would have been obvious to one having ordinary skill in the art at the time the invention was made to use two fraud potential indicators, since it has been held that mere duplication of the

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essential working parts of a device involves only routine skill in the art. *St Regis Paper Co. v. Bemis Co.*, 193 USPQ 8.

Torres et al. ('961) does not explicitly disclose wherein at least two fraud potential indicators are assessed using at least two fraud potential detection techniques . Forman ('536) discloses wherein at least two fraud potential indicators are assessed using at least two fraud potential detection techniques (column 4, lines 57-64) It would be obvious to one having ordinary skill in the art at the time of the invention to combine Torres et al. ('961)'s method with Forman's teaching in order to promote correct assessment of fraud by using multiple indicators .

Torres et al. ('961) does not explicitly disclose referring the request for review if at least one fraud potential indicator exceeds a threshold value wherein the threshold value is adjusted to control the number of requests with at least one fraud potential indicator exceeding the threshold value. Pendleton, Jr. ('186) discloses referring the request for review if at least one fraud potential indicator exceeds a threshold value wherein the threshold value is adjusted to control the number of requests with at least one fraud potential indicator exceeding the threshold value. (column 7, lines 35-59) It would be obvious to one having ordinary skill in the art at the time of the invention to combine Torres et al. ('961)'s method with Pendleton, Jr. ('186)'s teaching in order to determine the rate of increase of fraudulent claims.

Claims 76 and 80 are in parallel with claim 66 and are rejected for at least the same reasons.

As per claim 67,  
Torres et al. ('961) discloses the method of claim 66,  
wherein clicking on at least one fraud potential indicator for the at least one request will display information about the at least one request. (paragraph 47, figure 7)

As per claim 69,  
Torres et al. ('961) discloses the method of claim 66, further comprising  
wherein at least one request is an insurance claim, and at least one insurance claim is organized into lists according to at least two of referred claims, assigned claims, or rejected claims, and wherein selecting a graphical component respective to at least one of a referred claims, desired claims, or rejected claims brings up a list of claims in the corresponding list.(Figure 9)

As per claim 70,  
Torres et al. ('961) discloses the method of claim 66, further comprising  
further comprising changing a criteria about which claims to display by selecting a filter graphical component. (Figure 8)

As per claim 71,  
Torres et al. ('961) discloses the method of claim 66, further comprising  
assigning at least one request by selecting an desired graphical component. (Figure 7)

As per claim 72,

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Torres et al. ('961) discloses the method of claim 66, further comprising rejecting at least one request by selecting a reject graphical component.(Figure 1)

As per claim 73,  
Torres et al. ('961) discloses the method of claim 66,  
wherein at least one fraud potential detection technique comprises predictive modeling.(Paragraph 21)

Claims 77 and 81 are in parallel with claim 73 and are rejected for at least the same reasons.

As per claim 74,  
Torres et al. ('961) discloses the method of claim 66,  
Official Notice is taken that "at least one fraud potential detection technique comprises at least one identity search of insurance claim data" is common and well known in prior art in reference to fraud detection protocols. It would have been obvious to one having ordinary skill in the art at the time the invention was made to use an identity search in order to expose any aliases that the claim filer may have used in the past.

Claims 78 and 82 are in parallel with claim 74 and are rejected for at least the same reasons.

As per claim 75,  
Torres et al. ('961) discloses the method of claim 66,  
wherein at least one fraud potential detection technique comprises assessing request data using at least one business rule(Paragraph 21).

Claims 79 and 83 are in parallel with claim 75 and are rejected for at least the same reasons.

As per claim 101,  
Torres et al. ('961) discloses a method, comprising:  
assessing at least two fraud potential indicators for an insurance claim using at least two of an identity search engine, a predictive model engine, or a business rule engine,  
Torres et al. ('961) does not explicitly disclose configuring administrative information for a system to assess at least two fraud potential indicators using an insurance claim. Pendleton, Jr. ('186) discloses configuring administrative information for a system to assess at least two fraud potential indicators using an insurance claim. (column 7, lines 35-59) It would be obvious to one having ordinary skill in the art at the time of the invention to combine Torres et al. ('961)'s method with Pendleton, Jr. ('186)'s teaching in order to allow the system to work with the proper parameters.

Torres et al. ('961) does not explicitly disclose wherein at least two fraud potential indicators. Forman ('536) discloses at least two fraud potential indicators (Figure 2; column 5, lines 20-59 [ training and updating the system etc...]) It would be obvious to one having ordinary skill in the art at the time of the invention to combine Torres et al. ('961)'s method with Forman's teaching in order to promote correct assessment of fraud by using multiple indicators .

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Torres et al. discloses the claimed invention except for “two fraud potential indicators”, It would have been obvious to one having ordinary skill in the art at the time the invention was made to use two fraud potential indicators, since it has been held that mere duplication of the essential working parts of a device involves only routine skill in the art. *St Regis Paper Co. v. Bemis Co.*, 193 USPQ 8.

Claims 134,146 and 159-161 are rejected under 35 U.S.C. 103(a) as being unpatentable over Torres et al., (US Patent Application No 2005/0043961).

As per claim 134,

Torres et al. ('961) discloses a method, comprising:

assessing at least two fraud potential indicators for an insurance claim using at least two of an identity search engine, a predictive model engine, or a business rule engine; simultaneously displaying information about an insurance claim including identifying information for the claim and a score or a rank for at least two fraud potential indicators for the insurance claim, (Figure 7)

displaying a summary information window, the summary information window comprising engine summary information relating the insurance claim for at least one engine used to assign at least one of the at least two fraud potential indicators for the insurance claim. (Figure 8)

Torres et al. discloses the claimed invention except for “two fraud potential indicators”, It would have been obvious to one having ordinary skill in the art at the time the invention was made to use two fraud potential indicators, since it has been held that mere duplication of the essential working parts of a device involves only routine skill in the art. *St Regis Paper Co. v. Bemis Co.*, 193 USPQ 8.

As per claim 146,

Torres et al. ('961) discloses a method, comprising:

assessing at least two fraud potential indicators for an insurance claim using at least two of an identity search engine, a predictive model engine, or a business rule engine; simultaneously displaying information about an insurance claim including identifying information for the claim and a score or a rank for at least two fraud potential indicators for the insurance claim, (Figure 7)

displaying a summary information window, the summary information window comprising summary information related to a at least one involved entity related to at least one assigned fraud potential indicator, wherein the at least one involved entity comprises an involved organization or an involved vehicle. (Figure 8)

Torres et al. discloses the claimed invention except for “two fraud potential indicators”, It would have been obvious to one having ordinary skill in the art at the time the invention was made to use two fraud potential indicators, since it has been held that mere duplication of the essential working parts of a device involves only routine skill in the art. *St Regis Paper Co. v. Bemis Co.*, 193 USPQ 8.

As per claim 159,

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Torres et al. ('961) discloses the method of claim 134, wherein at least one engine used to assign at least one of the at least two fraud potential indicators is a predictive modeling engine, and wherein summary information for the predictive modeling engine includes criteria used to assign the fraud potential indicator to the claim. (Figures 7 and 8)

Torres et al. discloses the claimed invention except for "two fraud potential indicators", It would have been obvious to one having ordinary skill in the art at the time the invention was made to use two fraud potential indicators, since it has been held that mere duplication of the essential working parts of a device involves only routine skill in the art. *St Regis Paper Co. v. Bemis Co.*, 193 USPQ 8.

As per claim 160,

Torres et al. ('961) discloses the method of claim 134, wherein at least one engine used to assign at least one of the at least two fraud potential indicators is an identity search engine, and wherein summary information for the identity search engine includes information on at least one match used to assign the fraud potential indicator to the claim. (Figure 8)

Torres et al. discloses the claimed invention except for "two fraud potential indicators", It would have been obvious to one having ordinary skill in the art at the time the invention was made to use two fraud potential indicators, since it has been held that mere duplication of the essential working parts of a device involves only routine skill in the art. *St Regis Paper Co. v. Bemis Co.*, 193 USPQ 8.

As per claim 161,

Torres et al. ('961) discloses the method of claim 134, wherein at least one engine used to assign at least one of the at least two fraud potential indicators is a business rule engine, and wherein summary information for the business rule engine includes information on at least one business rule used to assign the fraud potential indicator to the claim. (Paragraph 21, Figure 8)

Torres et al. discloses the claimed invention except for "two fraud potential indicators", It would have been obvious to one having ordinary skill in the art at the time the invention was made to use two fraud potential indicators, since it has been held that mere duplication of the essential working parts of a device involves only routine skill in the art. *St Regis Paper Co. v. Bemis Co.*, 193 USPQ 8.

### ***Conclusion***

Examiners note: Examiner has cited particular columns and line numbers in the references as applied to the claims above for the convenience of the applicant. Although the specified citations are representative of the teachings of the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant in preparing responses, to fully consider the references



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in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the examiner should be directed to John Winter whose telephone number is (571) 272-6713. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **James Reagan** can be reached at (571) 272-6710. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://portal.uspto.gov/external/portal/pair>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). Any response to this action should be mailed to:

**Commissioner of Patents and Trademarks**

**Washington, D.C. 20231**

or faxed to:

**(703) 305-7687** [Official communications; including After Final communications labeled "Box AF"]

Hand delivered responses should be brought to the Examiner in the Knox Building, 50 Dulany St. Alexandria, VA.

JMW  
August 2, 2006

**JAMES A. REAGAN**  
**PRIMARY EXAMINER**

